

United States Bankruptcy Court
Northern District of Ohio

In re:
Donald R May, Jr.
Debtor

Case No. 22-11450-aih
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin

Page 1 of 2

Date Rcvd: Aug 25, 2022

Form ID: 318

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- +++ Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db	+++ Donald R May, Jr., 8162 Broadmoor Road, Mentor, OH 44060-7504
cr	+ State of Ohio Department of Taxation, C/o Douglass & Associates Co., LPA, 4725 Grayton Road, Cleveland, OH 44135-2307
27233356	+ Debt Recover Solutions, PO Box 9018, Syosset, NY 11791-9018
27233358	+ Tricia N. McKinnon, 5100 Peachtree Industrial Blvd, Norcross, GA 30071-5721

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Aug 25 2022 20:45:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr	+ EDI: PHINAMERI.COM	Aug 26 2022 00:43:00	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
27250002	EDI: PHINAMERI.COM	Aug 26 2022 00:43:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
27233353	+ EDI: PHINAMERI.COM	Aug 26 2022 00:43:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
27233354	+ Email/Text: bk@avant.com	Aug 25 2022 20:45:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
27233355	+ EDI: CAPITALONE.COM	Aug 26 2022 00:43:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
27267936	EDI: CAPITALONE.COM	Aug 26 2022 00:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
27259594	Email/PDF: resurgentbknotifications@resurgent.com	Aug 25 2022 20:54:50	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
27233357	Email/Text: OHAGCEBKYEBC@ohioattorneygeneral.gov	Aug 25 2022 20:44:00	Ohio Attorney General, Revenue Recovery/Collection Enforc., 150 East Gay Street, 21st Floor, Columbus, OH 43215
27233359	+ EDI: USBANKARS.COM	Aug 26 2022 00:43:00	Us Bank Home Mortgage, 4801 Frederica St., Owensboro, KY 42301-7441

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. BANK NATIONAL ASSOCIATION
27250003	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
David C. Nalley	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ohbk@rslegal.com rsbkecfbackup@gmail.com;reisenfeld@ecf.inforuptcy.com
Heather L. Moseman	on behalf of Debtor Donald R May Jr. heather@mosemanlaw.com
Martha R. Spaner	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ohbk@rslegal.com rsbkecfbackup@gmail.com;reisenfeld@ecf.inforuptcy.com
Michael E. Reardon	on behalf of Creditor State of Ohio Department of Taxation douglassecf@douglasslaw.com
Robert D. Barr	on behalf of Trustee Robert D. Barr barr-trustee@koehler.law rdb@trustesolutions.net;syackly@koehler.law
Robert D. Barr	barr-trustee@koehler.law rdb@trustesolutions.net;syackly@koehler.law

TOTAL: 6

Information to identify the case:

Debtor 1	Donald R May Jr.	Social Security number or ITIN xxx-xx-7891
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court Northern District of Ohio		
Case number: 22-11450-aih		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald R May Jr.

8/24/22**By the court:** ARTHUR I HARRIS
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.